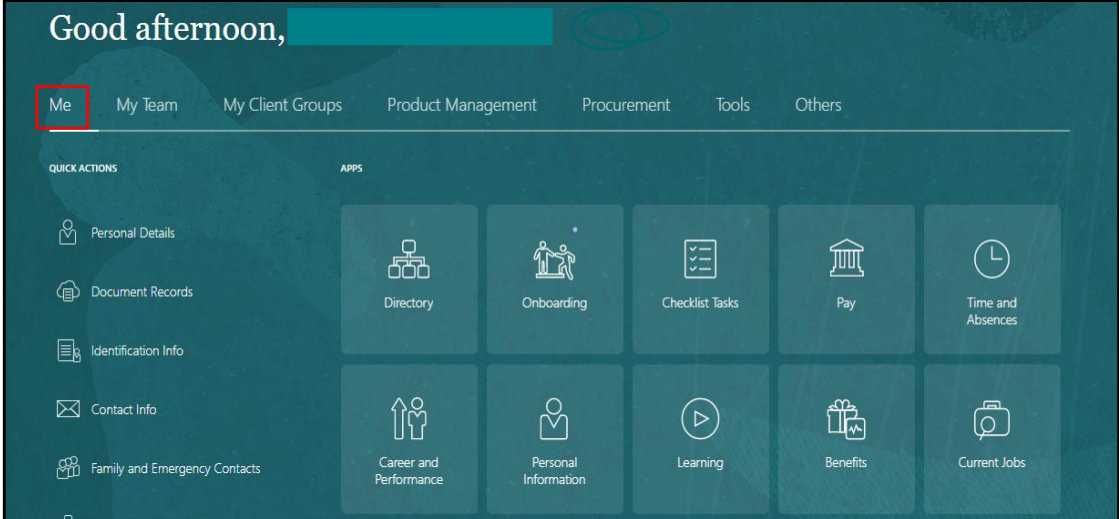
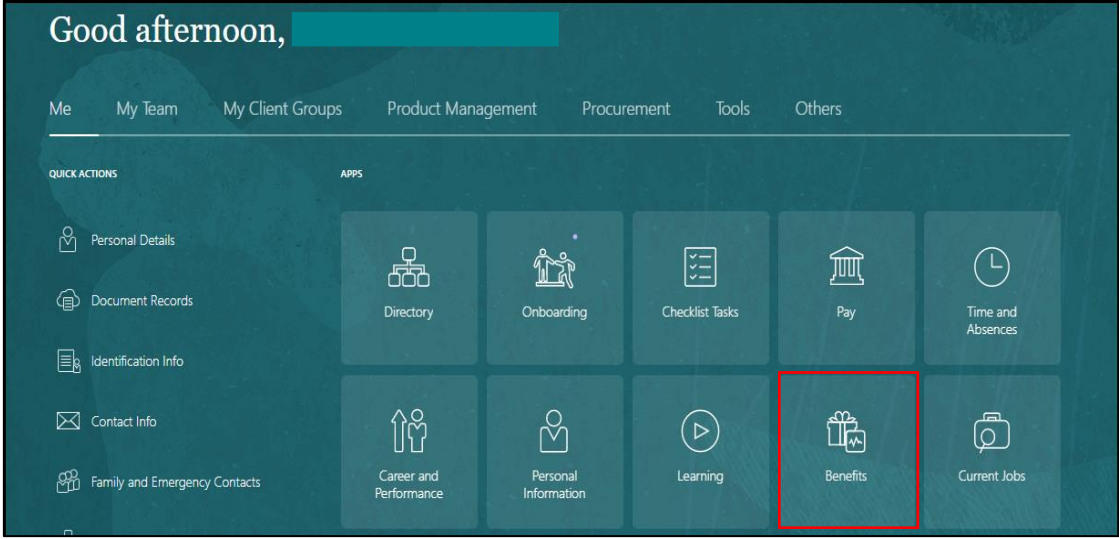
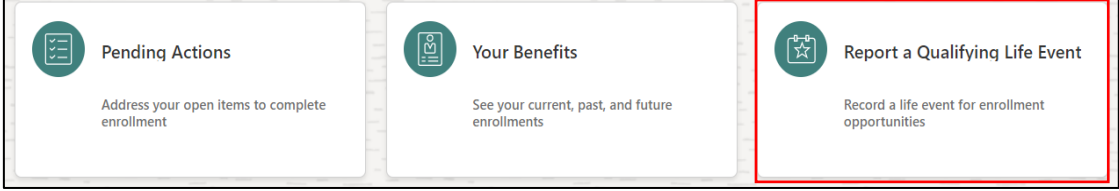




# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

NAVIGATION	ME → BENEFITS → REPORT A LIFE EVENT
<p>Step 1: Click on <b>Me</b> tab.</p>	 <p>The screenshot shows a user dashboard with a teal header. The navigation bar includes 'Me', 'My Team', 'My Client Groups', 'Product Management', 'Procurement', 'Tools', and 'Others'. The 'Me' tab is highlighted with a red box. Below the navigation bar are two columns: 'QUICK ACTIONS' and 'APPS'. The 'APPS' column contains tiles for Directory, Onboarding, Checklist Tasks, Pay, Time and Absences, Career and Performance, Personal Information, Learning, Benefits, and Current Jobs.</p>
<p>Step 2: Click on <b>Benefits</b> tile.</p>	 <p>The screenshot is identical to the previous one, but the 'Benefits' tile in the 'APPS' column is highlighted with a red box.</p>
<p>Step 3: Click on <b>Report a Qualifying Life Event</b>.</p>	 <p>The screenshot shows a section with three tiles: 'Pending Actions', 'Your Benefits', and 'Report a Qualifying Life Event'. The 'Report a Qualifying Life Event' tile is highlighted with a red box. The text on the tiles is: 'Pending Actions: Address your open items to complete enrollment'; 'Your Benefits: See your current, past, and future enrollments'; 'Report a Qualifying Life Event: Record a life event for enrollment opportunities'.</p>

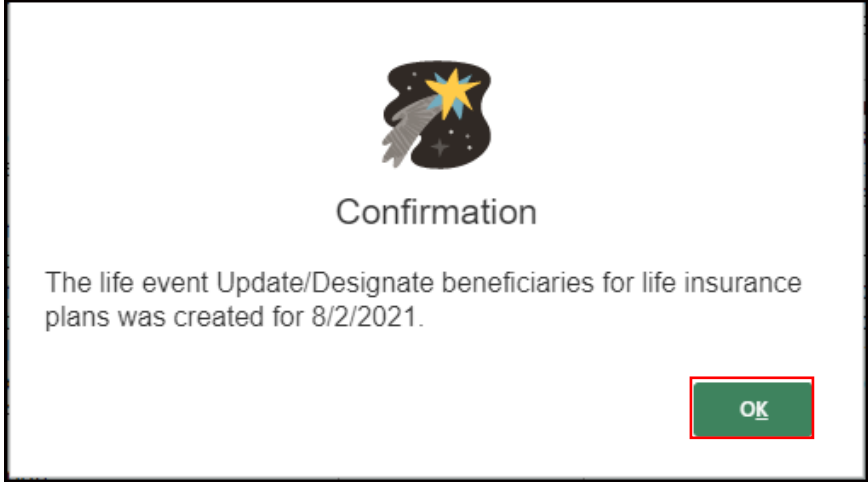
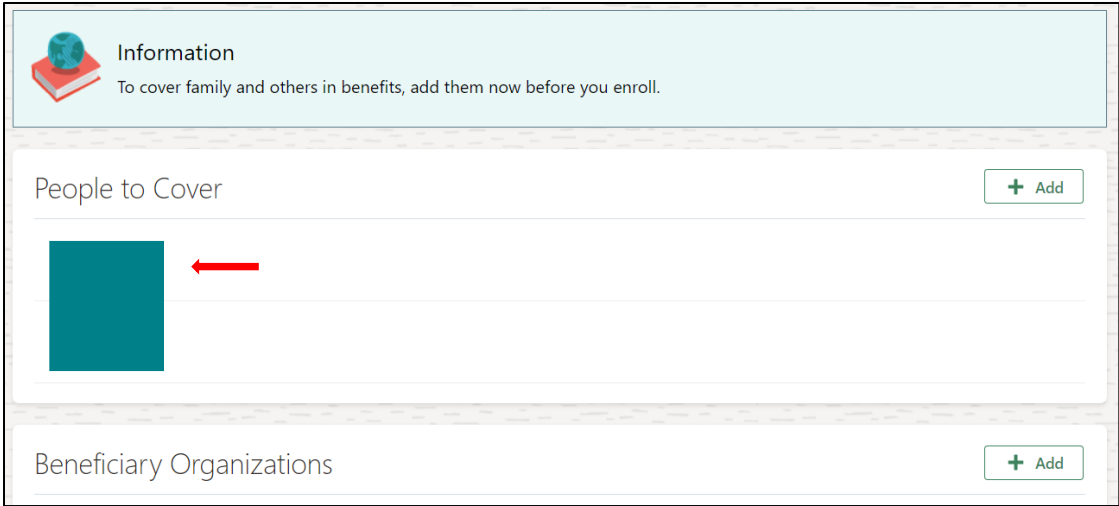
# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

<p><b>Step 4:</b> Scroll down and select <b>Update/Designate beneficiaries for life insurance plans.</b></p>	<div data-bbox="402 268 1511 422"><p><b>Information</b> Select a life event to see if it provides you opportunities to elect new benefits or change existing ones. Teammates may request mid-year changes to benefits when they experience a qualifying life event. Requests for changes must be submitted within 31 days of the qualifying life event along with supporting documentation. See the table below for documentation needed and how to submit it. Please ensure that you review and complete all Pending Actions to prevent coverage from being delayed or not processed.</p></div> <div data-bbox="522 459 1386 716"><p>Select a Life Event</p><ul style="list-style-type: none"><li><input type="radio"/> Add a new child in your coverage as part of birth, adoption or legal placement</li><li><input type="radio"/> Add spouse and/or dependent children due to marriage</li><li><input type="radio"/> Make changes to Health Savings Account (HSA) enrollment/contributions</li><li><input type="radio"/> Update/Designate beneficiaries for life insurance plans</li></ul></div>
<p><b>Step 5:</b> Use the <b>current date</b> as the effective date.</p>	<div data-bbox="522 747 1386 1094"><p>Select a Life Event</p><ul style="list-style-type: none"><li><input type="radio"/> Add a new child in your coverage as part of birth, adoption or legal placement</li><li><input type="radio"/> Add spouse and/or dependent children due to marriage</li><li><input type="radio"/> Make changes to Health Savings Account (HSA) enrollment/contributions</li><li><input checked="" type="radio"/> Update/Designate beneficiaries for life insurance plans</li></ul><p>*When did this event occur?</p><p>m/d/yyyy </p></div>
<p><b>Step 6:</b> Click <b>Continue</b> in top right corner of the page.</p>	<div data-bbox="763 1146 1146 1255"><p>Continue Cancel</p></div>

# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

<p>Step 7: Read Confirmation and click <b>OK</b>.</p> <p><b>Note:</b> If a message other than this is displayed, call the Benefits Service Center for assistance. See the Notes section on the bottom of page 10 for the phone numbers.</p>	 <p>The screenshot shows a confirmation dialog box with a starburst icon and the text: "Confirmation. The life event Update/Designate beneficiaries for life insurance plans was created for 8/2/2021." There is an "OK" button in the bottom right corner.</p>
<p style="text-align: center;"><b>Note:</b></p> <ul style="list-style-type: none"><li>• Complete <b>Steps 8a-e</b> to <b>update/edit</b> existing beneficiary information.</li><li>• Bypass Steps 8a-e and complete <b>Steps 9a-c</b> to <b>add</b> new beneficiary information.<ul style="list-style-type: none"><li>• If no updates/additions are needed, go to <b>Step 10</b>.</li></ul></li></ul>	
<p>Step 8a: To <b>edit</b> an existing beneficiary's information, click on the <b>person's name</b>.</p>	 <p>The screenshot shows a "Beneficiary Information" screen. At the top, it says "Information" with a book icon and "To cover family and others in benefits, add them now before you enroll." Below this is a section titled "People to Cover" with a "+ Add" button. A red arrow points to a teal square representing a person's name. At the bottom, there is a "Beneficiary Organizations" section with another "+ Add" button.</p>

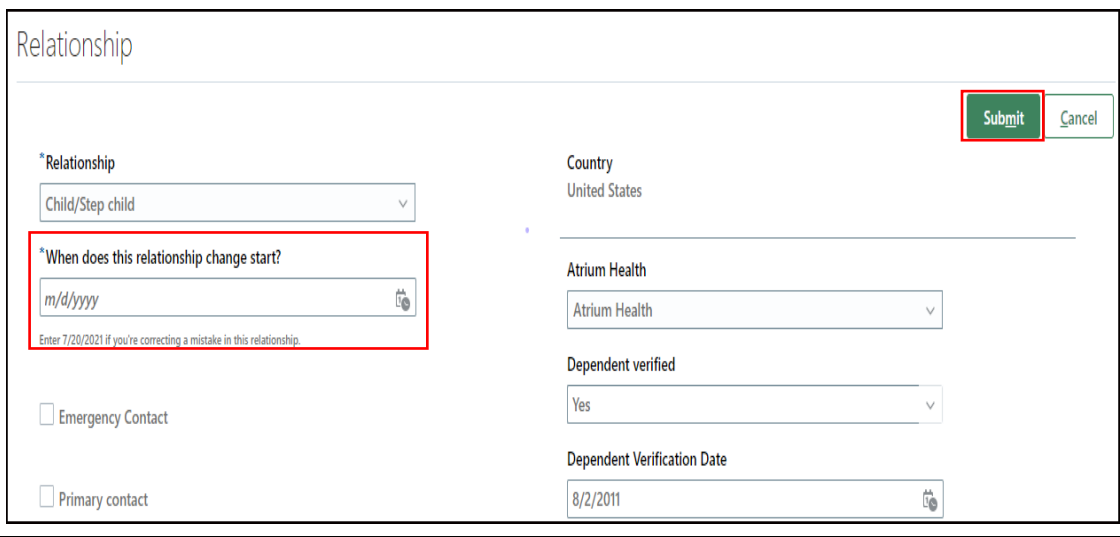

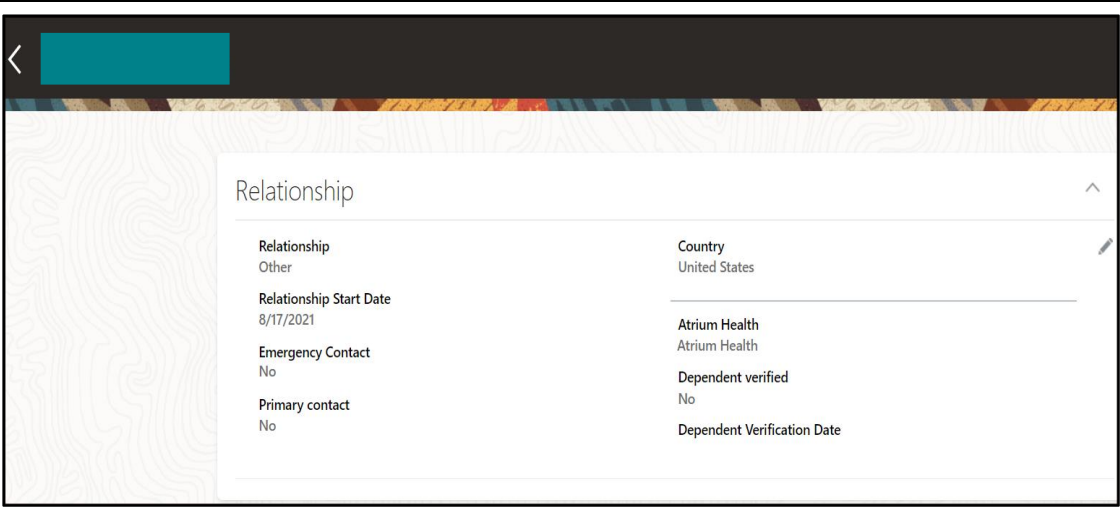
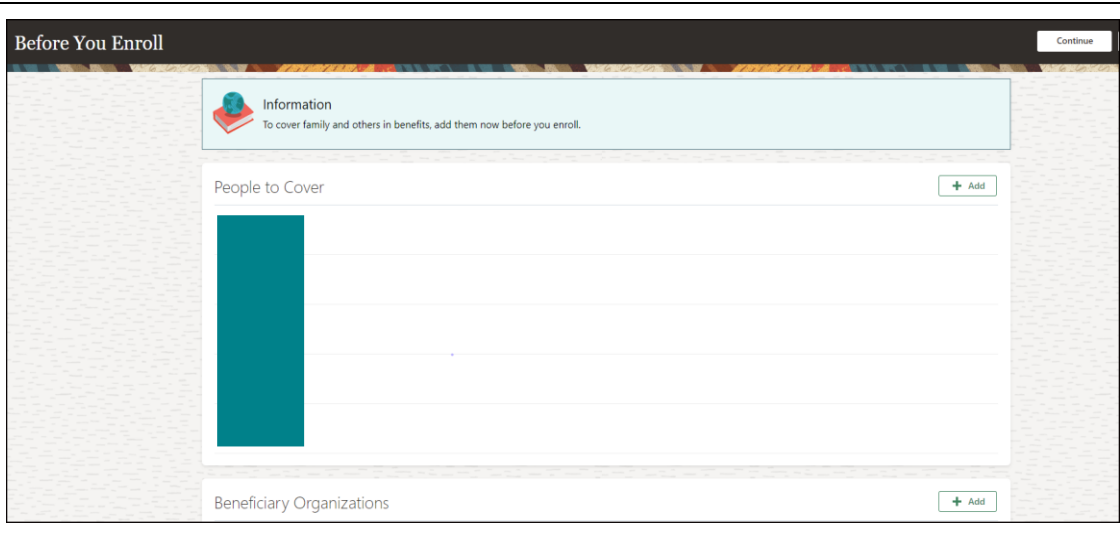
# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

<p>Step 8b: Click the <b>down arrow</b> in category to be edited.</p>	<div data-bbox="402 268 1511 422"><p>Relationship <span>▼</span></p><hr/><p>Name <span>▼</span></p></div> <div data-bbox="402 464 1511 869"><p>Demographic Info <span>▼</span></p><hr/><p>Biographical Info <span>▼</span></p><hr/><p>Address <span>▼</span></p><hr/><p>National Identifiers <span>▼</span></p><hr/><p>Additional Info <span>▼</span></p></div>								
<p>Step 8c: Click <b>pencil edit</b> icon in each category requiring edits.</p>	<div data-bbox="402 898 1511 1463"><p>Relationship <span>▲</span></p><hr/><table border="0"><tr><td>Relationship Friend</td><td>Primary contact No</td></tr><tr><td>Relationship Start Date 8/2/2021</td><td>Country United States</td></tr><tr><td>Emergency Contact No</td><td>Atrium Health</td></tr></table><hr/><p>Name <span>▲</span></p><hr/><table border="0"><tr><td>Start Date 8/2/2021</td><td>Last Name</td></tr></table></div>	Relationship Friend	Primary contact No	Relationship Start Date 8/2/2021	Country United States	Emergency Contact No	Atrium Health	Start Date 8/2/2021	Last Name
Relationship Friend	Primary contact No								
Relationship Start Date 8/2/2021	Country United States								
Emergency Contact No	Atrium Health								
Start Date 8/2/2021	Last Name								

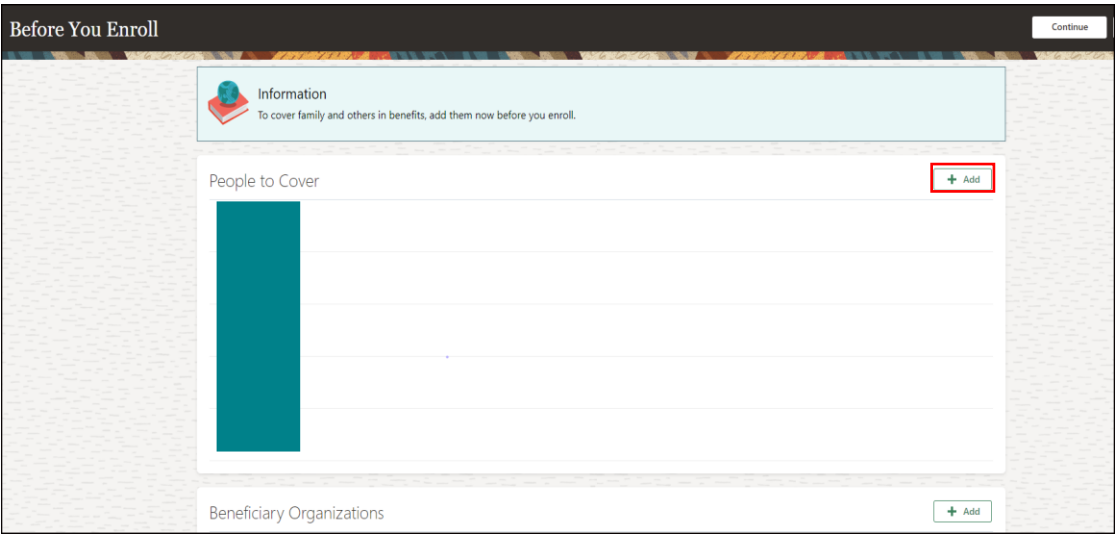
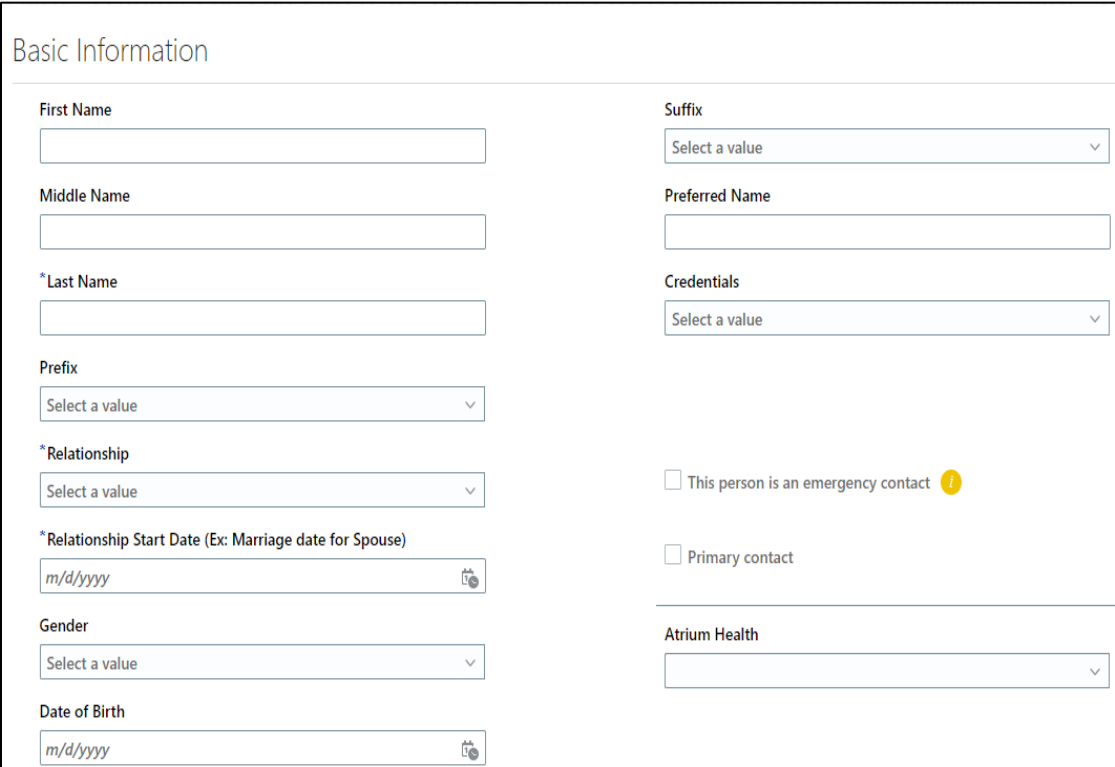


# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

<p>Step 8d: Edit each category as needed, then click <b>Submit</b>.</p> <p><b>Note:</b> Enter date on or after today's date in the <b>When does this relationship start</b> category.</p>	 <p>The screenshot shows the 'Relationship' form. The 'Submit' button is highlighted with a red box. The 'When does this relationship change start?' field is also highlighted with a red box, showing a date input 'm/d/yyyy' and a calendar icon. Below it, a note says 'Enter 7/20/2021 if you're correcting a mistake in this relationship.' Other fields include 'Relationship' (Child/Step child), 'Country' (United States), 'Atrium Health' (Atrium Health), 'Dependent verified' (Yes), and 'Dependent Verification Date' (8/2/2011). There are checkboxes for 'Emergency Contact' and 'Primary contact'.</p>
<p></p> <p>Step 8e: Click back arrow next to person's name in upper left corner of the page.</p>	 <p>The screenshot shows the 'Relationship' form in a mobile app view. A red arrow points to the back arrow in the upper left corner of the page. The form content is the same as in the previous screenshot.</p>
<p>Step 8f: This takes you back to the <b>Before You Enroll - People to Cover</b> page. Complete Steps 8a-e for any other beneficiaries requiring edits.</p>	 <p>The screenshot shows the 'Before You Enroll' page. The 'Information' section is highlighted, with the text 'To cover family and others in benefits, add them now before you enroll.' Below it is the 'People to Cover' section, which has a '+ Add' button and a list of empty rows. At the bottom, there is a 'Beneficiary Organizations' section with a '+ Add' button.</p>

# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

<p>Step 9a: To <b>add</b> a beneficiary, click <b>Add</b> on the <b>Before You Enroll - People to Cover</b> page.</p> <p>Please ensure a contact is listed <b>only once</b>.</p>	
<p>Step 9b: Enter information on the <b>New Contact-Basic Information</b> page. Scroll down page as needed.</p>	
<p>Step 9c: Click <b>Submit</b> in top right corner of the page.</p>	
<p>Step 10: Click <b>Continue</b> in top right corner of the page.</p>	

# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

**Step 11:**  
Read attestation  
and click **Accept**.

## Authorization

### Atrium Health Benefits Attestation

By choosing and submitting my Benefits elections, I attest that the information I am providing is accurate and complete. I authorize the coverage selections and the associated payroll deductions for my costs of the benefits selected.

I understand that once the enrollment period ends, I cannot make any benefits changes until the next Open Enrollment period or unless I experience a Qualifying Life Event (marriage, divorce/separation, birth or adoption, loss or gain of coverage, death of dependent). I further understand that once I am enrolled in one of the LiveWELL Health Plans, changing from one plan to the other is not a Qualifying Life Event; therefore, I will not be able to change plans until the next Open Enrollment period.

I understand the following:

- If I elect the Health Savings Plan, I can elect to contribute to a Health Savings Account (HSA), a Limited Purpose Flexible Spending Account (LPFSA) and a Dependent Care Spending Account (DCFSA)
- **I understand to maintain the HSA, my prior annual election will move forward as my new annual election, and I do have the option to edit before submitting. I further understand I can make changes to my HSA throughout the year, as needed.**
- If I elect the Co-Pay Plan, I can elect to contribute to a Health Care Flexible Spending Account (FSA) and a Dependent Care Spending Account (DCFSA). The LiveWELL Incentives I earn will be deposited in a LiveWELL Incentive Account. This is an account for Atrium Health contributions only and can be used for qualified medical expenses.
- I understand to maintain the FSA, LPFSA and the DCFSA, I must re-enroll each year.
- Benefit Enrollment remains in effect until changed or canceled by me during an annual Open Enrollment, or when permitted by a Qualifying Life Event.

I understand that the coverages I am applying for may require that I provide additional information.

I understand that my eligibility for benefits may be affected if I experience a change in my weekly standard hours that changes my full-time or part-time status.

Accept

Decline

**Step 12:**  
Bypass **Medical Coverage** pencil edit icon.  
Information cannot be changed.

## Atrium Health Benefits Program

Currency in USD

Your Total Cost

6.27

Per Pay Period

Please click on "Submit" to finalize your elections. Your Benefits are not saved or complete until you click on "Submit"

### Medical Coverage

Edit

Employee Assistance Program

Employee Assistance Program

Company provided Onsite Care

### Life Insurance, Accidental Death & Dismemberment (AD&D) Benefits

Edit

Life

You haven't picked any beneficiaries yet.

Company provided Basic Life Insurance 1.5X Annual Salary

Supplemental Teammate Life

Supplemental Life - Teammate

5X Annual Salary

Primary Beneficiary

Marques Ruffin100%

\$ 4.91

Supplemental Teammate AD&D





Supplemental AD&D - Teammate

5X Annual Salary

\$ 1.36

# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

<p><b>Step 13:</b> Scroll down and click on <b>Life Insurance</b> pencil edit icon.</p>	<p>Life Insurance, Accidental Death &amp; Dismemberment (AD&amp;D) Benefits <span style="float: right;"></span></p> <p>Life</p> <p><b>Company provided Basic Life Insurance 1.5X Annual Salary</b></p> <p>Primary Beneficiaries <span style="float: right;">▼</span></p> <p>Supplemental Teammate Life</p> <p> You haven't picked any beneficiaries yet.</p> <p><b>Supplemental Life- Teammate</b> <span style="float: right;">\$ 8.72</span> ▼ 1X Annual Salary</p> <p>Supplemental Teammate AD&amp;D</p> <p><b>Supplemental AD&amp;D- Teammate</b> ▼ Waived- Supplemental AD&amp;D</p> <p>Universal Life-Teammate</p> <p><b>Teammate Universal Life</b> ▼ Waived-Teammate Universal Life</p>				
<p><b>Step 14:</b> Click on <b>pencil edit</b> icon.</p>	<p>Please note that the following plans in the clusters are subject to coverage reduction based on the age band. You may refer to the reduction rules underneath each Cluster to know more. Should you have any questions, please reach out to your Benefits Administrator</p> <p><b>Cluster 1:</b> Company provided Basic Life Insurance 1.5X Annual Salary, Supplemental Life- Teammate, Supplemental AD&amp;D- Teammate</p> <p><b>Coverage Reduction Rules:</b></p> <ul style="list-style-type: none"><li>• Age 70-74: Reduces to 65% of Original amount and rounded to next higher \$1,000</li><li>• Age 75 and Above: Reduces to 50% of Original amount and rounded to next higher \$1,000</li></ul> <p><b>Cluster 2:</b> Supplemental Life- Spouse, Supplemental AD&amp;D- Spouse</p> <p><b>Coverage Reduction Rules:</b></p> <ul style="list-style-type: none"><li>• Age 70-74: Reduces to 65% of Original amount and rounded to next lower \$10,000</li><li>• Age 75 and Above: Reduces to 50% of Original amount and rounded to next higher \$1,000</li></ul> <hr/> <p>Life</p> <p>Company provided Basic Life Insurance 1.5X Annual Salary <a href="#">See More Info</a></p> <p> You haven't picked any beneficiaries yet.</p> <p><input checked="" type="checkbox"/> <b>Company provided Basic Life Insurance 1.5X Annual Salary</b> <span style="float: right;"></span></p> <table><tr><td>Coverage Amount</td><td>Employer Contribution per pay period</td></tr><tr><td>59,000.00</td><td>\$ 2.71</td></tr></table>	Coverage Amount	Employer Contribution per pay period	59,000.00	\$ 2.71
Coverage Amount	Employer Contribution per pay period				
59,000.00	\$ 2.71				



# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

**Step 15:**  
Make Life Insurance beneficiary allocations. After making allocations, click outside of percentage boxes for percentages to calculate. Click **OK**.

See [Tips: Step 15a](#) for additional instructions.

Company provided Basic Life Insurance 1.5X Annual Salary

Coverage Amount  
\$9,000.00

Employer Contribution per pay period  
\$ 2.71

Primary Beneficiaries

Contingent Beneficiaries

OK Cancel

**Step 16:**  
Complete steps 14-16 for any other elected Life and AD&D benefits.

Life Insurance, Accidental Death & Dismemberment (AD&D) Benefits

Life

Company provided Basic Life Insurance 1.5X Annual Salary

Primary Beneficiaries

Supplemental Teammate Life

You haven't picked any beneficiaries yet.

Supplemental Life- Teammate \$ 8.72

1X Annual Salary

Supplemental Teammate AD&D

Supplemental AD&D- Teammate

Waived- Supplemental AD&D

Universal Life-Teammate

Teammate Universal Life

Waived-Teammate Universal Life

Edit

**Step 17:**  
Click **Continue**.

Continue Cancel

**Step 18:**  
Click **Submit**.

Submit Cancel

# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

Step 19:  
Receive  
confirmation.

**Note:** If a message other than this is displayed, call the Benefits Service Center for assistance. See the phone numbers in the Notes below.



## Tips

### Step 15a:

Note that you cannot remove someone from the Beneficiary list, but if you leave the box next to a person completely blank, the person will not receive any funds.

### Definitions:

- **Primary beneficiary:** Person first in line to receive benefits in a will, trust, retirement account, life insurance policy, or annuity upon the account or trust holder's death. An individual can name multiple primary beneficiaries and stipulate how distributions should be allocated.
- **Contingent beneficiary:** Person named to receive benefits if primary beneficiary is not alive upon account or trust holder's death, or if primary beneficiary does not collect all benefits before his or her own death.

When making percentage allocations to more than one beneficiary, the total percentage allocation must equal **100**.

## Notes

### If you need assistance:

- **Greater Charlotte teammates,** call the Atrium Health Benefits Service Center at 704-631-1500, Option 1.
- **Navicent teammates,** call the Navicent Benefits Service Center 1-800-964-4780, select the option for Macon.
- **Floyd teammates,** call the Floyd Benefits Service Center at 866-228-1674.

# Purpose: Designate or Update a Beneficiary

Audience: All Teammates

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## Policies

### [Atrium Health Human Resources Life Insurance Benefit 3.10](#)

Atrium Health Navicent policies are located in Policy Tech at <https://navicenthealth.policytech.com>.